

Information to identify the case:

Debtor 1:	Robert Bobkoskie	Social Security number or ITIN: xxx-xx-5259		
First Name	Middle Name	Last Name	EIN: _____	
Debtor 2:	Amy Bobkoskie	Social Security number or ITIN: xxx-xx-0137		
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN: _____
United States Bankruptcy Court:	District of New Jersey			Date case filed for chapter: 13 4/22/22
Case number:	22-13284-MBK			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert Bobkoskie	Amy Bobkoskie
2. All other names used in the last 8 years		
3. Address	60 Cloverdale Circle Tinton Falls, NJ 07724	60 Cloverdale Circle Tinton Falls, NJ 07724
4. Debtor's attorney Name and address	Jonathan Goldsmith Cohen I. Mark Cohen Law Group 1 Executive Drive Suite 6 Tinton Falls, NJ 07701	Contact phone (732) 741-9500 Email: jgc@imclawgroup.com
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 5/2/22

THIS IS AN AMENDED NOTICE BECAUSE THE DEBTOR HAS FILED AN AMENDMENT TO THE PETITION

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	May 26, 2022 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT www.russotrustee.com
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 7/25/22
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 7/1/22
	Deadline for governmental units to file a proof of claim:	Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.njb.uscourts.gov under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

In re:
Robert Bobkoskie
Amy Bobkoskie
Debtors

Case No. 22-13284-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: May 02, 2022

User: admin
Form ID: 309I

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Robert Bobkoskie, Amy Bobkoskie, 60 Cloverdale Circle, Tinton Falls, NJ 07724-3155
519563230	+ Equifax, PO Box 740241, Atlanta, GA 30374-0241
519563231	+ Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558
519563235	+ Lendclub Bnk, 595 Market St, San Francisco, CA 94105-2802
519563234	+ Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jgc@imclawgroup.com	May 02 2022 20:48:00	Jonathan Goldsmith Cohen, I. Mark Cohen Law Group, 1 Executive Drive Suite 6, Tinton Falls, NJ 07701
tr	Email/Text: bnc@russotrustee.com	May 02 2022 20:49:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	May 02 2022 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 02 2022 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519563205	+ Email/PDF: bncnotices@becket-lee.com	May 02 2022 20:53:35	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519563206	+ Email/PDF: bncnotices@becket-lee.com	May 02 2022 20:53:21	Amex, P.o. Box 981537, El Paso, TX 79998-1537
519563209	+ EDI: BANKAMER.COM	May 03 2022 00:38:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
519563207	+ EDI: BANKAMER.COM	May 03 2022 00:38:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
519563211	+ EDI: TSYS2	May 03 2022 00:38:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519563212	+ EDI: TSYS2	May 03 2022 00:38:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
519563213	+ EDI: CAPITALONE.COM	May 03 2022 00:38:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519563215	+ EDI: CAPITALONE.COM	May 03 2022 00:38:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519563221	+ Email/Text: bankruptcy.notifications@fisglobal.com	May 02 2022 20:49:00	Chexsystems, Inc., Attn: Customer Relations, 7805

District/off: 0312-3

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519563223	+ EDI: CITICORP.COM	May 03 2022 00:38:00	Hudson Road, Suite 100, Woodbury, MN 55125-1703
519563222	+ EDI: CITICORP.COM	May 03 2022 00:38:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
519563225	+ EDI: CITICORP.COM	May 03 2022 00:38:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
519563224	+ EDI: CITICORP.COM	May 03 2022 00:38:00	Citibank/Exxon Mobile, Po Box 6497, Sioux Falls, SD 57117-6497
519563226	+ EDI: CITICORP.COM	May 03 2022 00:38:00	Citibank/Exxon Mobile, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
519563227	+ EDI: CITICORP.COM	May 03 2022 00:38:00	Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
519569111	EDI: DISCOVER.COM	May 03 2022 00:38:00	Costco Anywhere Visa Card, Po Box 6190, Sioux Falls, SD 57117-6190
519563229	+ EDI: DISCOVER.COM	May 03 2022 00:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519563228	+ EDI: DISCOVER.COM	May 03 2022 00:38:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
519563230	^ MEBN	May 02 2022 20:42:42	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519563231	^ MEBN	May 02 2022 20:43:20	Equifax, PO Box 740241, Atlanta, GA 30374-0241
519563217	EDI: JPMORGANCHASE	May 03 2022 00:38:00	Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558
519563249	EDI: JPMORGANCHASE	May 03 2022 00:38:00	Chase Auto Finance, 700 Kansas Lane, Monroe, LA 71203
519563220	EDI: JPMORGANCHASE	May 03 2022 00:38:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
519563218	EDI: JPMORGANCHASE	May 03 2022 00:38:00	Chase Card Services, 700 Kansas Lane, Monroe, LA 71203
519563250	EDI: JPMORGANCHASE	May 03 2022 00:38:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519563219	EDI: JPMORGANCHASE	May 03 2022 00:38:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519563232	+ Email/Text: PBNCNotifications@perituservices.com	May 02 2022 20:48:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
519563233	+ Email/Text: PBNCNotifications@perituservices.com	May 02 2022 20:48:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519563236	Email/Text: Bankruptcy@mjrf.com	May 02 2022 20:48:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
519563238	Email/Text: signed.order@pfwattorneys.com	May 02 2022 20:48:00	Mullooly, Jeffrey, Rooney & Flynn, LLP, 6851 Jericho Turnpike Ste 220, PO BOX 9036, Syosset, NY 11791-9036
519563251	+ Email/Text: bankruptcyteam@quickenloans.com	May 02 2022 20:48:00	Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
519563239	+ Email/Text: bankruptcyteam@quickenloans.com	May 02 2022 20:49:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519563240	+ Email/PDF: resurgentbknotifications@resurgent.com	May 02 2022 20:49:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
		May 02 2022 20:53:08	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497

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519563241	Email/PDF: resurgentbknotifications@resurgent.com	May 02 2022 20:53:38	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
519563242	+ Email/Text: bankruptcy@rubinrothman.com	May 02 2022 20:48:00	Rubin and Rothman, LLC, 1787 Veterans Highway, Islandia, NY 11749-1500
519563243	EDI: RMSC.COM	May 03 2022 00:38:00	Syncb/walmart Dc, P.O. Box 965012, Orlando, FL 32896-5012
519563671	+ EDI: RMSC.COM	May 03 2022 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519563244	+ EDI: RMSC.COM	May 03 2022 00:38:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519563245	+ EDI: RMSC.COM	May 03 2022 00:38:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
519563247	+ EDI: RMSC.COM	May 03 2022 00:38:00	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
519563246	+ EDI: RMSC.COM	May 03 2022 00:38:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
519563248	Email/Text: DASPUBREC@transunion.com	May 02 2022 20:48:00	Trans Union Corporation, Public Records Department, 555 West Adams St., Chicago, IL 60661

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519563210	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
519563208	*+	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
519563214	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519563216	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519563237	*P++	MULLOOLY JEFFREY ROONEY & FLYNN LLP, 6851 JERICHO TURNPIKE SUITE 220, SYOSSET NY 11791-4449, address filed with court:, Mullooly, Jeffrey, Rooney & Flynn, LLP, 6851 Jericho Turnpike Ste 220, PO BOX 9036, Syosset, NY 11791-9036

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	

District/off: 0312-3

User: admin

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docs@russotrustee.com

Jonathan Goldsmith Cohen

on behalf of Debtor Robert Bobkosekie imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com

Jonathan Goldsmith Cohen

on behalf of Joint Debtor Amy Bobkosekie imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4